

Old Age, Disability, Death

First and current law: 1972.

Type of program: Social insurance system.

Exchange rate: U.S.\$1.00 equals 2.70 East Caribbean (E.C.) dollars.

Coverage

Employed persons aged 16-59.

Exclusions: Family and casual employment with wages under

E.C. \$7.50 a week.

Source of Funds

Insured person: 3% of wages (2% for public service employees).

Employer: 5% of payroll.

Government: None.

Maximum earnings for contribution and benefit purposes:

E.C. \$54,000 a year.

Qualifying Conditions

Old-age pension: Age 60 and 500 weeks of contributions (reduced benefit if 156-500 weeks).

Old-age grant: Age 60, ineligible for periodic benefit, and at least 26 weeks of contributions.

Disability pension: Minimum of 156 weeks of contributions.

Survivor pension: Age 60 and 500 weeks of contributions (reduced benefit if 156-500 weeks).

Old-Age Benefits

Old-age pension: 25% of covered earnings, plus 1% of earnings for each 50 weeks of contribution over 500 weeks.

Transitional benefit: 25% of earnings. Minimum E.C. \$136.50 per month, maximum E.C. \$227.50 per month.

Old-age grant: E.C. \$1,000 or 75% of combined employer and employee contributions, whichever is greater.

Permanent Disability Benefits

Disability pension: Same as old-age pension.

Disability grant: Same as old-age grant.

Survivor Benefits

Survivor pension: 50% of actual or prospective pension of deceased, payable to widow aged 50 or over (1 year limit if under age 50 at worker's death).

Orphans: 20% of pension (40% if full orphan) payable to children under age 16 (18 if student).

Funeral grant: E.C. \$2,000.

Administrative Organization

Ministry of Finance, general supervision.

Social Security Board, administration of program.

Coverage

See pension coverage above.

Source of Funds

Insured person: 2.5% of covered earnings.

Employer: 2.5% of covered earnings.

Government: None. (Pays cost of medical care for noninsured residents under age 16, permanently incapable of work due to age, or suffering from a specific listed illness.)

Maximum earnings for contribution purposes: E.C. \$54,000 a year.

Qualifying Conditions

Cash sickness benefits: 26 weeks of contributions in last year.

Cash maternity benefits: 26 weeks of contributions in year preceding confinement.

Maternity grant: Wives of workers insured for sickness benefit.

Medical benefits: 26 weeks of contributions in last year.

Sickness and Maternity Benefits

Sickness benefit: 60% of average earnings. Payable after 3-day waiting period.

Maternity benefit: 60% of average earnings. Payable for 6 weeks before confinement for total of 13 weeks.

Maternity grant: E.C. \$400.

Workers' Medical Benefits

Medical benefits: Medical services are provided directly through public health facilities. Partial reimbursement for private medical care.

Necessary medical treatment abroad paid up to E.C. \$500.

Dependents' Medical Benefits

Medical benefits for dependents: Medical services are provided directly through public health facilities. Partial reimbursement for private medical care.

Necessary medical treatment abroad paid up to E.C. \$500.

Administrative Organization

Ministry of Finance, general supervision.

Social Security Board, administration of program.

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Sickness and Maternity

First and current law: 1973 (cash sickness and maternity), 1978 (medical benefits).

Type of program: Social insurance system.